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CLAIMS

What is claimed is:

- 10 1. A method for authorizing a financial transaction, comprising
the steps of:
 receiving an authorization request associated with an account
that is a member of a group;
 determining whether the account is a key account or a
15 dependent account;
 if the account is a dependent account, then checking a
dependent strategy associated with the dependent account to determine
whether the dependent strategy specifies that the dependent account
participates in a group authorization; and
20 if the dependent strategy specifies that the dependent
account participates in the group authorization, then using a group credit
line and group available credit to determine whether the financial
transaction is authorized.
- 25 2. The method of Claim 1, further comprising the steps of:
 if the dependent strategy specifies that the dependent
account does not participate in the group authorization, then using only a
dependent credit line and dependent available credit to determine
whether the financial transaction is authorized.

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3. The method of Claim 1, further comprising the steps of:
if the dependent strategy specifies that the dependent
unit participates in the group authorization, then determining whether
the dependent strategy specifies that a dependent credit line and
dependent available credit are also used to determine whether the
financial transaction is authorized;

if the dependent strategy specifies that the dependent credit

If the dependent strategy specifies that the dependent credit line and dependent available credit are also used to determine whether the financial transaction is authorized, then using the group credit line, group available credit, the dependent credit line, and dependent available credit to determine whether the financial transaction is authorized.

15 group available credit, the dependent credit line, and dependent available credit to determine whether the financial transaction is authorized.

4. The method of Claim 1, further comprising the steps of:

if the account is a key account, then using the group credit line and the group available credit to determine whether the financial transaction is authorized.

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5. A method for authorizing a financial transaction, comprising the steps of:

receiving an authorization request associated with an account and including a transaction amount;

10 determining whether the account is a member of a group;

if the account is a member of a group, then determining whether the account is a key account or a dependent account;

if the account is a dependent account, then checking a dependent strategy associated with the dependent account;

15 if the dependent strategy specifies that a group credit line and group available credit are used for authorization, then using the group credit line and the group available credit for normal authorization processing; and

20 if normal authorization processing indicates that the financial transaction is authorized, then authorizing the transaction.

6. The method of Claim 5, further comprising the steps of:

25 if the dependent strategy specifies that the group credit line, group available credit, a dependent credit line and dependent available credit are used for authorization, then using the dependent credit line and the dependent available credit for normal authorization processing;

30 if normal authorization processing indicates that the financial transaction is authorized, then comparing the transaction amount to the group available credit; and

if the transaction amount does not exceed the group available credit, then authorizing the transaction.

- 5 7. The method of Claim 5, further comprising the steps of:
 if the dependent strategy specifies that a dependent credit
line and dependent available credit are used for authorization, then using
the dependent credit line and the dependent available credit for normal
authorization processing; and
10 if normal authorization processing indicates that the
financial transaction is authorized, then authorizing the transaction.

- 15 8. The method of Claim 5, further comprising the steps of:
 if the account is a key account, then using the group credit
line and the group available credit for normal authorization processing;
and
 if the normal authorization processing indicates that the
financial transaction is authorized, then authorizing the transaction.

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9. A method for applying a group payment to a group, the group comprising a plurality of accounts spanning a plurality of products, comprising the steps of:

10 receiving a payment;

determining whether the payment is a group payment;

if the payment is a group payment, then determining which accounts are included in a group payment allocation;

comparing the group payment to a group balance;

15 based upon the comparison between the group payment and the group balance, identifying a group payment option;

calculating the group payment allocation using the group payment option, the group payment, the group balance, and balances of the accounts included in the group payment allocation; and

20 applying the group payment to the accounts included in the group payment allocation.

10. The method of Claim 9, wherein the step of determining which accounts are included in a group payment allocation comprises:

25 determining which accounts were included in the group balance on a last group statement.

30 11. The method of Claim 9, wherein the group balance is a group minimum payment due.

35 12. The method of Claim 9, wherein the group balance is a group last statement balance.

5 13. The method of Claim 9, wherein the group balance is a group delinquency amount.

10 14. The method of Claim 9, further comprising the steps of:
 determining whether the group payment is subject to an allocation instruction;
 if the group payment is subject to the allocation instruction, then applying the group payment to the accounts in the group according to the allocation instruction.

15 15. The method of Claim 9, wherein the allocation instruction is a standing instruction that applies to all payments received.

16. The method of Claim 9, wherein the allocation instruction applies to a specific payment received.

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17. A method for applying a group payment to a group, the group comprising a plurality of accounts spanning a plurality of products, including a key account and a dependent account, comprising the steps of:

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determining whether a payment is a group payment;

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determining whether payment for the dependent account is due from a primary owner for the group or from a dependent cardholder associated with the dependent account;

if payment for the dependent account is due from the group, then applying the group payment to the key account and the dependent account by:

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comparing the group payment to a group balance;

based upon the comparison between the group payment and the group balance, identifying a group payment option;

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allocating the group payment between the key account and the dependent account based upon the group payment option, the group payment, the group balance, a key account balance and a dependent account balance.

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18. The method of Claim 17, further comprising the step of:

if the group payment exceeds the group balance, then allocating an amount of the group payment that exceeds the group balance to the key account.

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19. The method of Claim 17, wherein the group balance is equal to a sum of a key account last statement balance and a dependent account last statement balance, further comprising the step of:

- 10 if the group payment equals the group balance, then allocating the payment to the key account and the dependent account to satisfy the key account last statement balance and the dependent account last statement balance.
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- 15 20. The method of Claim 17, wherein the group balance equals a sum of a key account minimum payment due and a dependent account minimum payment due, further comprising the step of:

- 20 if the group payment equals the group minimum payment due, then allocating the group payment to the key account and the dependent account to satisfy the key account minimum payment due and the dependent account minimum payment due.

- 25 30 21. The method of Claim 17, further comprising the steps of:
if the group payment does not equal the group balance, then determining a second group payment option; and
allocating the group payment to the key account and the dependent account in accordance with the second group payment option.

- 30 35 22. The method of Claim 17, further comprising the steps of:
determining whether the group payment is subject to an override instruction;
if the group payment is subject to the override instruction, then allocating the group payment between the key account and the dependent account in accordance with the override instruction.

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23. A method for pooling reward points earned by a key account and a dependent account having a dependent strategy that are members of a group, comprising the steps of:

determining whether the reward program supports pooling;

10 if the reward program supports pooling, then pooling reward points earned by the key account to a group pool;

determining whether the dependent strategy specifies that reward points earned by the dependent account are pooled into the group pool; and

15 if the dependent strategy specifies that reward points are pooled into the group pool, then pooling reward points earned by the dependent account to the group pool.

20 24. The method of Claim 23, further comprising the step of:
if the reward program does not support pooling, then maintaining reward points earned by the key account with the key account and maintaining reward points earned by the dependent account with the dependent account.

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25. The method of Claim 23, further comprising the step of:
if the dependent account is delinked from the group, then maintaining any reward points earned by the dependent account and
30 pooled in the group pool with the group pool.

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26. A method for pooling reward points earned by a plurality of accounts within a group into a group pool, the group comprising a plurality of dependent accounts associated with a plurality of products, comprising the steps of:

10 for each dependent account, determining whether a dependent strategy associated with the dependent account specifies that reward points earned by the dependent account are pooled; and

15 if the dependent strategy specifies that reward points earned by the dependent account are pooled, then pooling reward points earned by the dependent account into the group pool.

27. The method of Claim 26, wherein the group also comprises a key account, further comprising the step of:

20 pooling reward points earned by the key account into the group pool.

25 28. The method of Claim 26, wherein a reward program specifies whether the reward program supports reward point pooling, further comprising the steps of:

determining whether the reward program supports reward point pooling; and

30 if the reward program does not support reward point pooling, then maintaining reward points earned by each dependent account that participates in the reward program with the dependent account.

35 29. The method of Claim 26, further comprising the step of:
if the dependent strategy specifies that reward points earned by the dependent account are not pooled, then maintaining reward points earned by the dependent account with the dependent account.

5 30. A method for redeeming group reward points, wherein a group comprises a dependent account having a dependent strategy, comprising the steps of:

receiving a request associated with an account to redeem reward points maintained in a group pool;

10 determining whether the account associated with the request is a member of the group;

if the account is a member of the group, then determining whether the account associated with the request is the dependent account;

15 if the account associated with the request is the dependent account, then checking the dependent strategy to determine whether the dependent account is permitted to redeem group reward points;

if the dependent account is permitted to redeem group reward points, then determining whether the group pool has sufficient reward points to satisfy the request; and

20 if the group pool has sufficient reward points to satisfy the request, then authorizing the request.

25 31. The method of Claim 30, wherein the group further comprises a key account, further comprising the steps of:

if the account associated with the request is the key account, then determining whether the group pool has sufficient reward points to satisfy the request; and

30 if the group pool has sufficient reward points to satisfy the request, then authorizing the request.

32. The method of Claim 30, wherein the request is associated with a reward program, further comprising the steps of:

35 determining whether the reward program supports reward point pooling; and

if the reward program does not support reward point pooling, then permitting redemption from only the account associated with the request.

- 5 33. A method for chasing reward points from the accounts
within a group, the group comprising a plurality of accounts spanning a
plurality of products, comprising the steps of:
 receiving a redemption request associated with a requesting
account;
10 determining whether a reward program associated with the
redemption request supports chasing;
 if the reward program supports chasing, then identifying an
account in the group that permits chasing; and
 chasing reward points earned by the account to satisfy the
15 redemption request.

34. The method of Claim 33, further comprising the steps of:
 determining whether the account in the group permits
20 chasing; and
 if the account does not permit chasing, then maintaining
reward points earned by the account with the account.
- 25 35. The method of Claim 33, wherein the step of identifying an
account that permits chasing comprises the steps of:
 determining whether a dependent strategy associated with
the account permits chasing; and
 if the dependent strategy permits chasing, then identifying
30 the account.

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36. A method for updating a plurality of financial records associated with a group, the group comprising a plurality of accounts spanning a plurality of products, comprising the steps of:

10 receiving a single input of updated information directed to the group;

determining the financial records associated with the group using group master data for the group;

15 determining whether the updated information applies to all the financial records associated with the group; and

if the updated information applies to all the financial records associated with the group, then updating the financial records associated with the group with the updated information.

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37. The method of Claim 36, wherein the group includes a key account that corresponds to a key financial record and a dependent account that corresponds to a dependent financial record, and wherein step of updating the financial records comprises:

25 updating the key financial record with the updated information; and

updating the dependent financial record with the updated information.

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38. The method of Claim 36, further comprising the step of:

determining whether the updated information applies to only selected financial records associated with the group; and

35 if the updated information applies to only selected financial records associated with the group, then only updating the selected financial records with the updated information.

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39. A method for identifying accounts associated with a group, the group comprising a plurality of accounts spanning a plurality of products, each account corresponding to a financial record, comprising the steps of:

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receiving an account identifier that identifies an account;
determining whether the account is a member of the group;

and

if the account is a member of the group, then identifying additional accounts that are associated with the group using group master data.

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40. The method of Claim 39, further comprising the step of:
using the group master data to provide information about
the account and the additional accounts.

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41. The method of Claim 40, wherein the information comprises financial information.

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42. The method of Claim 40, wherein the information comprises historical information about the account's ~~membership~~ in the group.

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43. The method of Claim 39, wherein the group includes a key account and a dependent account, wherein the step of identifying additional accounts associated with the group comprises:

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identifying the key account; and
identifying the dependent account.

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44. The method of Claim 43, further comprising the steps of:
using the group master data to provide dependent strategy
information about the dependent account.

5 Statementing:

45. A method for providing data for a group statement corresponding to a group, wherein the group comprises a plurality of accounts, comprising the steps of:

10 for each account, calculating statement data and maintaining the statement data with the account;

 providing the statement data for the accounts for inclusion on the group statement;

15 calculating group aggregate data using the statement data from the accounts; and

 providing the group aggregate data for inclusion on the group statement.

20 46. The method of Claim 45, wherein one of the accounts is a dependent account with a dependent strategy, further comprising the step of:

25 determining whether the dependent strategy specifies that a courtesy statement is sent to a dependent cardholder associated with the dependent account; and

 if the dependent strategy specifies that a courtesy statement is sent to the dependent cardholder, then providing the statement data for the dependent account for inclusion on the courtesy statement.

30 47. The method of Claim 45, wherein one of the accounts is a dependent account with a dependent strategy, further comprising the steps of:

35 determining whether the dependent strategy specifies that a summary of the dependent account activity is included on the group statement; and

 if the dependent strategy specifies that a summary of the dependent account activity is included on the group statement, then providing a summary of the statement data for the dependent account for inclusion on the group statement.

5 48. The method of Claim 45, wherein one of the accounts is a key account, further comprising the step of:

 providing details of the statement data for the key account for inclusion on the group statement.

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49. The method of Claim 45, wherein one of the accounts is a dependent account with a dependent strategy, further comprising the step of:

15 determining whether the dependent account statements on the same day as the group;

 if the dependent account does not statement on the same day as the group, then providing statement data from a last dependent statement for inclusion on the group statement.

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50. A method for identifying intended recipients of statement data for a dependent account associated with a group, the dependent account having a dependent strategy and the group having a primary owner, comprising the steps of:

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calculating statement data for the dependent account;

checking the dependent strategy to determine whether payment for the dependent account is due from the primary owner;

if payment for the dependent account is due from the primary owner, then

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identifying the primary owner as an intended recipient of statement data for the dependent account, and

providing the statement data for the dependent account for inclusion on a group statement.

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51. The method of Claim 50, further comprising the steps of:

checking the dependent strategy to determine whether a courtesy statement is sent to a dependent cardholder associated with the dependent account; and

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if the dependent strategy specifies that a courtesy statement is sent to the dependent cardholder, then

identifying the dependent cardholder as another intended recipient of statement data for the dependent account, and

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providing the statement data for the dependent account for inclusion on the courtesy statement.

52. The method of Claim 50, further comprising the steps of:

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if payment for the dependent account is due from a dependent cardholder associated with the dependent account, then

identifying the dependent cardholder as an intended recipient of statement data for the dependent account, and

providing the statement data for the dependent account for inclusion on a statement to the dependent cardholder.

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53. A method for identifying an intended recipient of a cardholder communication that provides information about a dependent account that is a member of a group, the dependent account having a dependent strategy and the group having a primary owner, comprising
10 the steps of:

15 checking the dependent strategy to determine whether the primary owner is the intended recipient of the cardholder communication;

20 if the dependent strategy specifies that the primary owner is the intended recipient of the cardholder communication, then identifying the primary owner as the intended recipient of the cardholder communication.

25 54. The method of Claim 53, further comprising the steps of:

30 checking the dependent strategy to determine whether the dependent cardholder is an intended recipient of a courtesy copy of the cardholder communication; and

35 if the dependent strategy specifies that the dependent cardholder is the intended recipient of a courtesy copy of the cardholder communication, then identifying the dependent cardholder as the intended recipient of a courtesy copy of the cardholder communication.

40 55. The method of Claim 53, further comprising the step of:

45 if the dependent strategy specifies that a dependent cardholder is the intended recipient of the cardholder communication, then identifying the dependent cardholder as the intended recipient of the cardholder communication.

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56. The method of Claim 54, further comprising the step of:

checking the dependent strategy to determine whether the primary owner is an intended recipient of a courtesy copy of the cardholder communication; and

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if the dependent strategy specifies that the primary owner is the intended recipient of a courtesy copy of the cardholder communication, then identifying the primary owner as the intended recipient of a courtesy copy of the cardholder communication.

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57. The method of ~~Claim 53~~, wherein the group includes a second dependent account having a second dependent strategy, and a second cardholder communication includes information about the second dependent account, further comprising the steps of:

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checking the second dependent strategy to determine whether the primary owner is the intended recipient of the second cardholder communication;

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if the second dependent strategy specifies that the primary owner is the intended recipient of the second cardholder communication, then identifying the primary owner as the intended recipient of the second cardholder communication; and

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if the primary owner is the intended recipient of the cardholder communication and the second cardholder communication, then merging the cardholder communication and the second cardholder communication into a single communication.

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58. A method for creating a group communication that includes information about a plurality of selected accounts that are members of a group, the group having a primary owner, comprising the steps of:

- (a) selecting a financial record that corresponds to one of the selected accounts that is a member of the group;
- (b) obtaining information from the selected financial record;
- (c) providing the information for inclusion in the group communication; and
- (d) specifying that the primary owner is the intended recipient of the group communication.

59. The method of claim 58, further comprising the step of: repeating steps (a)-(c) for the remaining selected accounts of the group.

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5 60. A method for merging cardholder communications that provide information about accounts that are members of a group, the group having a primary owner, comprising the steps of:

10 for each account, determining whether the primary owner is an intended recipient of a cardholder communication for that account; and

15 if the primary owner is the intended recipient of cardholder communications from more than one account, then merging the cardholder communications into a single communication to the primary owner.

20 61. The method of Claim 60, wherein the step of merging the cardholder communications into a single communication comprises:
 eliminating any duplicative cardholder communications.

CONTINUATION

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